

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:
TODD E MUMMERT

Case No. 17-70093JAD
Chapter 13

Debtor(s)
Ronda J. Winnecour, Trustee
Movant

Related to Document No. #136

vs.
TODD E MUMMERT

Respondent(s)

ORDER

AND NOW, this 18th day of May, 2020, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☐ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ _____ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

☒ This case is not dismissed. The plan term is extended to a total of ____ months; the monthly plan payment amount is changed to \$ 2,335 effective 5/20.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.

☐ Other: _____

BY THE COURT:



Jeffery A. Deller
United States Bankruptcy Judge

Dated : _____

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Todd E Mummert
DebtorCase No. 17-70093-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch
Form ID: pdf900Page 1 of 3
Total Noticed: 45

Date Rcvd: May 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2020.

db +Todd E Mummert, 5K Twin Rivers Road, East Windsor, NJ 08520-5230
 cr +Bayview Loan Servicing, LLC, et. al., 4425 Ponce de Leon Boulevard, 5th Floor,
 Coral Gables, FL 33146-1837
 cr Elizon Master Participation Trust I, U.S. Bank Tru, Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609
 cr +USSCO Federal Credit Union, McGrath McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
 14362593 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
 14362594 +Bank of America, Attn: Bankruptcy Department, P.O. Box 31785, Tampa, FL 33631-3785
 14362606 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218)
 14362599 +CapOne/Bosco's, P.O. Box 30253, Salt Lake City, UT 84130-0253
 15197899 Elizon Master Participation Trust I,, Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609
 14362604 +Gleason, Barbin & Markovitz, LLP, Attn: William Gleason Barbin, Solicitor, 206 Main Street,
 Johnstown, PA 15901-1509
 14362610 +Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 14362612 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14362614 Phelan, Hallinan, LLP, c/o Matthew Brushwood, Esquire, 1617 JFK Boulevard, Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103
 14362616 +Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
 15200929 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,
 Greenville, SC 29603-0826
 14381581 +USSCO Johnstown Federal Credit Union, c/o McGrath McCall, P.C.,
 Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14362621 +Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
 14398386 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
 14362623 +Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14362592 +E-mail/Text: g20956@att.com May 19 2020 03:35:22 AT&T Mobility, P.O. Box 6416,
 Carol Stream, IL 60197-6416
 14362595 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 19 2020 03:35:22
 Bayview Loan Servicing, 4425 Ponce del Leon Boulevard, 5th Floor, Miami, FL 33146-1873
 14362596 +E-mail/Text: notices@burt-law.com May 19 2020 03:35:29 Burton Neil & Associates, P.C.,
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 14362597 +E-mail/PDF: resurgentbknotifications@resurgent.com May 19 2020 03:39:58 CACH, LLC,
 4340 South Monaco Street, Unit 2, Denver, CO 80237-3485
 14362598 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 19 2020 03:39:25
 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 14642014 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 19 2020 03:39:59 Directv, LLC,
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 14362601 +E-mail/Text: mrdiscen@discover.com May 19 2020 03:34:42 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 14372947 E-mail/Text: mrdiscen@discover.com May 19 2020 03:34:42 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14362602 +E-mail/Text: bknotice@ercbpo.com May 19 2020 03:35:17 Enhanced Recovery Co., LLC,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14362603 E-mail/Text: bankruptcy@firstenergycorp.com May 19 2020 03:35:13 FirstEnergy Corporation,
 76 S. Main Street, Akron, OH 44308
 14362605 +E-mail/Text: ally@ebn.phinsolutions.com May 19 2020 03:34:40 GMAC Mortgage,
 P.O. Box 9001719, Louisville, KY 40290-1719
 14362607 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 19 2020 03:34:49 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 14362600 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 19 2020 03:40:17 Chase Home Mortgage,
 P.O. Box 78420, Phoenix, AZ 85062
 14362609 E-mail/Text: bknotices@mbandw.com May 19 2020 03:35:21 McCarthy, Burgess, & Wolff,
 The MB&W Building, 2600 Cannon Road, Cleveland, OH 44146
 14375903 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 19 2020 09:13:07
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14362613 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2020 03:35:03
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14522982 E-mail/Text: bkdepartment@rtresolutions.com May 19 2020 03:35:18
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029
 14362615 +E-mail/Text: bkdepartment@rtresolutions.com May 19 2020 03:35:18
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
 14362617 +E-mail/Text: bkteam@selenefinance.com May 19 2020 03:34:47 Selene Finance,
 9990 Richmond, Suite 400 South, Houston, TX 77042-4546

District/off: 0315-7

User: msch
Form ID: pdf900

Page 2 of 3
Total Noticed: 45

Date Rcvd: May 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14648222 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 19 2020 03:35:22
The Bank of New York Mellon, Trustee (See 410), c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14362618 +E-mail/Text: bknotices@totalcardinc.com May 19 2020 03:35:10 Total Card,
5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
14362619 +E-mail/Text: JBRILANSKY@USSCOFCU.NET May 19 2020 03:35:31 USSCO FCU, 532 Oakridge Drive,
Johnstown, PA 15904-6915
14362620 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com May 19 2020 03:34:36
Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505
14362622 +E-mail/Text: BKRMailOps@weltman.com May 19 2020 03:35:18 Weltman, Weinberg & Reis, Co.,
c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827
14648223 +E-mail/Text: bkteam@selenefinance.com May 19 2020 03:34:47
Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Selene Finance LP,
9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FO
cr Deutsche Bank Trust Company Americas As Trustee et
cr JPMorgan Chase Bank, N.A.
cr Real Time Resolutions Inc.
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr The Bank Of New York Mellon, et al
cr The Bank fo New York Mellon, et al...
cr WELLS FARGO BANK, N.A.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
14640612 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,
Greenville, SC 29603-0826
14631400* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
14362608 ##+Johnstown Regional Sewage, 410 Main Street, P.O. Box 610, Johnstown, PA 15907-0610
14362611 ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14382272 ##+Penelec, c/o FirstEnergy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-6771
TOTALS: 10, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com
James A. Prostko on behalf of Creditor Deutsche Bank Trust Company Americas As Trustee et al.
pawb@fedphe.com
Jill Manuel-Coughlin on behalf of Defendant The Bank of New York Mellon fka The Bank of New York as Trustee For the Certificate Holders of the CWMBs, Inc., CHL Mortgage Pass-Through Trust 2004-25, Mortgage Pass-Through Certificates bankruptcy@powerskirn.com

District/off: 0315-7

User: msch
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jill Manuel-Coughlin on behalf of Creditor The Bank Of New York Mellon, etal
bankruptcy@powerskirn.com
Jill Manuel-Coughlin on behalf of Creditor The Bank fo New York Mellon, et al...
bankruptcy@powerskirn.com
Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
Karina Velter on behalf of Creditor Real Time Resolutions Inc. amps@manleydeas.com
Karina Velter on behalf of Defendant Real Time Solutions, Inc. amps@manleydeas.com
Kenneth P. Seitz on behalf of Debtor Todd E Mummert thedebterasers@aol.com
Kenneth P. Seitz on behalf of Plaintiff Todd E Mummert thedebterasers@aol.com
Kevin M Buttery on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust
kbuttery@rascrane.com
Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC, et. al. pabk@logs.com
Kirsten S. Penn on behalf of Creditor USSCO Federal Credit Union kpenn@lenderlaw.com
Morris Anthony Scott on behalf of Creditor Bayview Loan Servicing, LLC, et. al. pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sindi Mncina on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
smncina@rascrane.com
Thomas Song on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com
Thomas Song on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI
2007-QS6 pawb@fedphe.com

TOTAL: 20